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THE LAST LAW-
OTHERHOOD

by
Peter McArthur



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THE LAST LAW— BROTHERHOOD

BY
PETER McARTHUR



TORONTO
THOMAS ALLEN

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THE LAST LAW—
BROTHERHOOD

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DEDICATION

IN PAST TIMES WHEN A WRITER WISHED TO OFFER A BOOK TO THE PUBLIC HE SOUGHT THE PATRONAGE OF A GREAT MAN.

BUT GREAT MEN HAVE GIVEN PLACE TO GREAT INSTITUTIONS.

IN ORDER TO INTRODUCE THIS LITTLE BOOK I HAVE SOUGHT THE PATRONAGE OF A GREAT INSTITUTION WHOSE ENERGIES ARE DEVOTED TO ESTABLISHING THE PRINCIPLES WITH WHICH IT DEALS.

WITH ADMIRATION AND RESPECT, I DEDICATE THIS BOOK TO THE LONDON LIFE INSURANCE COMPANY.

Preface

IT may interest the reader of the following pages to learn that life insurance, as the practical form of the brotherhood of man, was forecast at the time of the French Revolution, when the world was shaken by the blind and furious efforts of those who were striving to establish fraternity—brotherhood.

Fully half a century before actuarial insurance was developed, Condorcet—the mathematician and philosopher whose writings did so much to bring on the French Revolution—advocated the establishment of funds such as are now provided on a business basis by the insurance companies.

In dealing with Condorcet's theories, and in attempting to refute them, Malthus wrote in his essay on Population:

“By the application of calculations to the probabilities of life, and the interest of

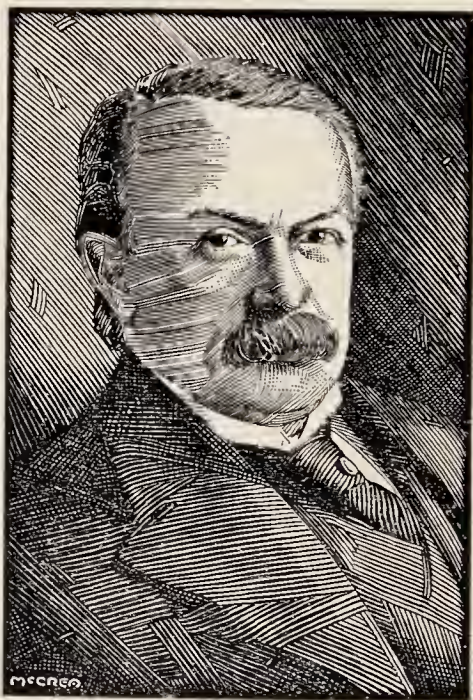
money, he proposes that a fund should be established, which should assure to the old an assistance produced in part by their own former savings and in part by the savings of individuals who in making the same sacrifice die before they reap the benefit of it. The same, or a similar fund should give assistance to women and children who lost their husbands and fathers; and afford a capital to those who were of an age to found a new family, sufficient for the development of their industry. These establishments, he observes, might be made in the name and under the protection of the society. Going still further, he says, that by the just application of calculations, means might be found of more completely preserving a state of equality, by preventing credit from being the exclusive privilege of great fortunes, and yet giving it a basis equally solid, and by rendering the progress of industry and the activity of commerce less dependent on great capitalists."

"Such establishments and calculations," Malthus comments, "may appear very promising on paper; but when applied to real life they will be found to be absolutely nugatory."

In order to understand how completely the gloomy Malthus was mistaken, it is only necessary to indicate the present magnitude of insurance funds.

In Canada alone, where there are almost three thousand millions of life insurance in force, the insurance funds already amount to over seven hundred million dollars. The premium incomes of the companies now exceed the total revenues of the government in normal times.

Moreover, there are already indications that Condorcet's concluding prediction will be fulfilled and that these funds ultimately will prevent "credit from being the exclusive privilege of great fortunes."



LLOYD GEORGE

The New World

OUT of the Great War there was born a great hope. Humanity glimpsed a vision of a better Era—of a New World.

“We cannot return to the old conditions,” proclaimed Lloyd George. “Let us approach our task as men determined to lay the foundations of the new world on a sure basis.”

Speaking from his high place as Prime Minister of the British Empire, he voiced the hope of all men of good will: “There will be new conditions of life and of toil, for capital and labor alike, and there will be new relations between both of them, and forever. But there will be new ideas, there will be a new outlook, there will be a new character in the land. That is not all. There is something infinitely greater and more enduring which is emerging already out of this great conflict—a new patriotism, richer, nobler and more exalted

The Last Law

than the old. I see amongst all classes, high and low, shedding themselves of selfishness, a new recognition that the honor of the country does not depend merely on the maintenance of its glory in the stricken field, but also *in protecting its homes from distress*. It is bringing a new outlook for all classes. We can see for the first time the fundamental things that matter in life."

It will not do to dismiss these impassioned words as an outburst of patriotic frenzy meant to urge a weary people to greater effort. They are more than the words of an inspired leader. They embody the thought and hope of all men. Once spoken, they cannot be recalled. They have passed into the consciousness of the race and in spite of disillusionments and bitter disappointments, the mass of humanity is moving implacably towards their fulfilment. The vision will be made actual—the new world will become a fact.

There is not a business or enterprise in the world today whose methods—and perhaps existence—is not challenged by these words of the Imperial Prime Minister. To-morrow or at some far future day man-

The New World

kind will summon them before the bar of this high ideal. They must prove their value to humanity or cease to be. Facing this invincible fact, would it not be wise to accept the challenge today? The alarming unrest that is troubling all nations is the unrest of men and women who have seen a vision of better things and who will not be put off with selfish excuses. Instead of provoking the impatience of a world defrauded of its hopes, it will be wiser for the masters of business and leaders of men to examine their position and put themselves in accord with the progress of events.

The foundations of the New World have been laid. The work of building has begun.

It is significant that in every groping effort that is being made or has been made towards a better world, one word is the accepted master word. The anarchist and the constructive statesman are alike in proclaiming brotherhood. The ruthless bolshevick and the gentle christian alike hail their fellow worker as "Brother." Brotherhood in its broadest sense expresses in a word the final hope of mankind.

Turning to the marshalled giant organizations of the business world, it provokes

The Last Law

a grim and perhaps incredulous smile to find that one already flaunts the word "Brotherhood" on its banners. Men do not readily associate the idea of brotherly kindness and helpfulness with big business, and life insurance, the avowed exponent of brotherhood, bulks among the biggest of our modern organizations. Its claims are surely worthy of investigation.

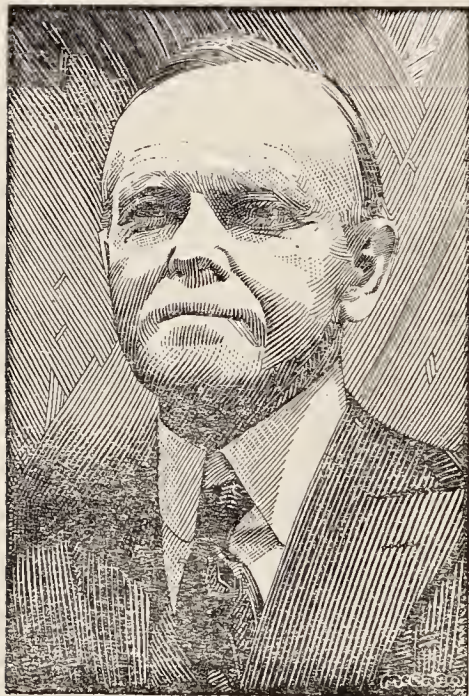
Here is a business whose function is to give the people of the country the most valuable service in protecting the home. In its final form it is scientific altruism, or Brotherhood, devoid of sentiment and based on experience and proven knowledge. Though it is founded on the laws of chance—the theory of probability—it eliminates all chance and speculation. Though its basic operations are too complex to be understood by any except those trained in actuarial science, its dealings with the policyholder are so simple and straightforward that they appeal convincingly to the unlearned as well as to the learned. No other business that can be brought before the bar of humanity proves more clearly the truth of Tennyson's claim that "through the ages one increasing purpose

The New World

runs.” Developed in the stress of modern business competition, it has realized the most valuable part of the dreams of those who have worked unselfishly for the good of humanity. While it offers opportunity and adequate rewards to the best business brains that modern conditions can develop, it depends for its existence on the honest service it renders to the mass of the people.

For these reasons Insurance is entirely justified in blazoning the master word “Brotherhood” on its banners. It has a proven right to face the future with confidence and offer the public an ever increasing volume of service.

Now that the true lines of its development have been worked out and the just scope of its operations established, Insurance can safely accept the challenge of Lloyd George’s high utterances. It can meet his challenge at its crucial point—that of “*protecting the home from distress.*” That is the true and final mission of insurance and on that fact it can base its claim to an unchallenged admission to the new era which he foresaw. Insurance may safely boast itself to be the pioneer enterprise of Lloyd George’s New World.



CALVIN COOLIDGE

“To God’s Poor and to Needy Ones in Thraldom”

IT is just possible that Calvin Coolidge, now Vice-President of the United States, marked the beginning of a new era when he declared that “laws are not enacted. They are discovered.”

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The Last Law

angle of reflection shall equal the angle of incidence" or that throughout the King's Dominion "action and reaction shall be equal and opposite." It was enough that the laws should be discovered. Science adopted them at once and they have entered into every phase of our material progress. They are as true today as they had been from the beginning of time. Newton merely discovered them and made them of guidance to mankind.

If we are wise we will in future approach all proposed laws from this new point of view. We will ask—"Is this new law being discovered—is there a basic human need for it—or is it merely being enacted to show the attempts being made by some man, party, or class to solve a human problem?"

Having chosen our ground, let us now look about us. What is the burden of all the frenzy of propaganda, agitation, and legislation throughout the world?

Just one thing! brotherhood! All men are brothers! We must pass laws to make them recognize their brotherhood.

In the attempts to establish this fundamental fact what a multitude of futile laws

To God's Poor

have been enacted. What codes have been devised from the laws of Lycurgus to the Third International of Lenine. Hamurabi legislated to remove the evils of inequality. The clay tablets of Babylonia and the inscriptions of Ancient Egypt tell of attempts that were being made in the dawn of history to enact the brotherhood of man. And in spite of all this effort

“Lazarus sits as he sat through History,
Through Pride of heroes and pomp of Kings,
At the rich man's gate, the eternal mystery,
Receiving his evil things.”

Yet brotherhood is as surely a law of humanity as gravitation is a law of matter. But though prophets have been seeing it in vision it still seems to many to await the descent of the Heavenly City. With our usual folly we have been trying to enact brotherhood instead of looking about us and looking through the pages of history. Brotherhood has been struggling for recognition—awaiting discovery and release—since the beginning of time.

Avoiding for a moment the sacred scriptures and the history of christianity—we find that even the worship of the

The Last Law

fierce gods of paganism recognized the demands of human brotherhood. The earliest vestiges of religion show that tithes were collected at the temples so that the priests might minister to the poor. From the beginning there was a touch of brotherhood in man's aspirations. In spite of the ferocities of war a tithe of the plunder was set apart for the poor. The dependence of the poor on their stronger and more prosperous brothers was recognized by the priests of Moloch and Amon as well as by the priests of the Hebrew temple.

Here we see the first traces of the great law of brotherhood. Down through the ages the needs of the widow and fatherless have been constantly urged on the care of all good men. Though the Christian Gospel has made implicit the brotherhood of all and their community of interest in all things that are needful the system of tithing reappeared with the organization of the church. And in the laws enforcing it the needs of the poor were still made emphatic. While the tithes were to support the priests and the temples their purpose was no less to protect the afflicted. In the quaint language of an

To God's Poor

old Anglo-Saxon law a third part of the tithes was to be given "To God's poor and to needy ones in thralldom." The basic law of the brotherhood of man was apparent in this and its gradual emergence is evident throughout the long story of history.

And now to the most marvelous fact of all. While we have been seeking evidence of the Law of Brotherhood in the pages of history or foolishly trying to enact it into law, it has been at work in our own lives. Many of us are paying our tithes punctually and without knowing it. And we are doing it for the very reason laid down by the divine lawgiver "so that the widow and the fatherless...shall eat and be satisfied."

Man, blundering, rebellious of divine control, but forever struggling upward, has given us brotherhood in a new guise—the incredible guise of business. With cold, practical reasoning he has worked out the principle of life insurance—the law of brotherhood—and we are obeying the divine command without realizing it. All fore-sighted men devote at least a tenth—a tithe—of their incomes to insurance so that in case of death the widow and father-

The Last Law

less who are nearest to them may be fed and satisfied. Try as we might we could not avoid the basic Law of Brotherhood. We did not enact it, but without realizing it, we have discovered it. And in its new form it is increasing its service to humanity so rapidly that already we can foresee a time when as a plain matter of business we shall all unite to "bear one another's burdens."



GENERAL SMUTS

Humanity on the March

WHEN General Smuts startled the world with his protest at the Peace Conference, he uttered a truth that applied to the social order that was in ruins but not to the new world that is being born.

"Humanity has struck its tents and is once more on the march," he exclaimed with all the fervor and authority of a Hebrew prophet. The statement arrested the attention of thinkers the world over—and then was forgotten in the rush of new problems that demanded attention.

But the words of the great Boer leader were startling only to those who have not been keeping in touch with progress—to those whose eyes are turned to the past rather than to the present. In the light of past experience, his words foreshadowed appalling disasters—a reversion to barbarism and the blotting out of all the triumphs

The Last Law

of civilization. Under the old codes of thought, man's earth-hold was his greatest treasure. From the cave of the troglodyte to the palace of the king, undisputed possession of a plot of land, small or great, meant an established home and possibilities of wealth. Since the dawn of history the possession of land gave man his standing in society. Men had always been owners of the soil or slaves of the soil. Wars were forever being fought for the possession of new lands of promise. Armies of land hungry men had been always on the march to plunder or possess the fertile valleys and plains. The robber baron was forever striving to extend his domains so that his serfs might bring more and more of the fruits of the soil—wine, corn and the flesh of cattle—to load his banquet table. To him land meant wealth. Frederick the Great, a leader whose vision was equal to his rapacity, laid it down as a fundamental truth that all wars are for the possession of land.

When the new world was discovered, the land hungry inhabitants of the old world swarmed into the wilderness to win homes. By incredible effort they cleared

Humanity on the March

away the forests and brought the land—land that they owned—under cultivation. No wonder the thought became fixed in the human consciousness that land was the most desirable possession in the world. It gave each man who owned it the foundations of a home—a place of refuge that even a king could not enter except by due process of law.

But General Smuts and those who were alarmed by his words—terrible in their obsolete truthfulness—had overlooked the fact that the progress of civilization had given us organized society, deriving its laws from the will of the people rather than from the power of kings and landowners. Under this new order there had grown up an industrialism and international commerce that had changed the lives and the ambitions of men. The man who wished to prosper—to load his banquet table with the riches of the earth—no longer sought for ownership of the land. He directed his energies to the many channels of commercial and business enterprise. The wealth he coveted was not the product of the fields but the profits of the counting house. More and more the ambitious were lured

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away from the land to the activities of manufacture and trade. The cultivation of the land was still necessary for it must forever yield us food and the raw materials of various production. But it no longer yielded the wealth that men sought. Because of this change, the later wars of history have not been for land but for markets. The Great War itself may be attributed to this cause, for the German rulers as certainly hoped to dominate the markets of the world as to bring the other nations under military subjection. As a matter of fact, the earth-hold of the race had been broken and humanity had struck its tents long before General Smuts was roused to a realization of the fact at the Peace Conference. Man had transferred his allegiance from the land to organized society. The land could give the necessities of life but organized society could give the advantages of civilization—wealth, luxury, education, culture—all the things that enlightened men and women desire.

Here is the real line of cleavage between the city and the country. The country gives safety and a sure existence. The city, with its highly organized society gives

Humanity on the March

adventure and scope for ambition. To gain these things, man gave up his earth-hold—had “struck his tents.” On the one hand we have the country which provides all the basic necessities of life—the materials of food, shelter and clothing. On the other hand we have organized society which perfects these things and makes a high civilization possible. These two should not be at war. Both are necessary to man at his highest development. They should co-operate—should realize the common brotherhood of man so that the cities may have the necessities of life and the country the necessities of civilization.

But the Great War dealt an awakening blow to organized society. When its activities were partly paralyzed, men saw that it lacked security. It had given men nothing to take the place of the old earth-hold which made the country home secure. At once the cry went up that men must return to the land—and General Smuts feared that humanity was once more to start destructively “on the march.”

This is not the truth. The only trouble is that organized society is still evolving and has not reached its full development.

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As yet millions of men have not realized the need of laying hold of organized society and becoming woven into its fabric. Before civilization can fully recover from the shock of the Great War and resume its triumphant progress, man must get what may be called a social hold that will be as satisfying as the old primitive earth-hold.

This hold on organized society is exactly what is being offered now to all men, farmers, laborers, clerks, business men—men of all classes. By taking out life insurance they gain admission into the brotherhood of man. Their savings placed in life insurance provide the wealth to enable organized society to function. Their savings, when assembled and wisely invested under government supervision, give them an interest in every great and worthy enterprise. Their homes are made secure and on this security depends the security of organized society. The social hold offered by life insurance makes man as safe as he was once made by his earth-hold. In fact, instead of one safeguard of his home it is now possible for an industrious and thrifty man to have two, He can have the earth-

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hold of land-ownership and the social hold of insurance. Instead of striking its tents and starting on the march, humanity was never in a better position to advance to a still higher civilization—to the realization of a complete, practical, businesslike Brotherhood. And in the better civilization to be the two great steadying forces will be the land—of the older social order, and life insurance—of the new social order. They will be the twin pillars,—the Jachin and Boaz of the temple of humanity.



WOODROW WILSON

A Covenant of Safety

SINCE the beginning of time, man has sought an enduring covenant. This has been the burden of all his prayers—the goal of all his hopes. Disaster has dogged his steps. He has seen death in all its forms. The greatest good of which he can conceive is safety and through all the ages he has sought a covenant to establish it and make it sure. Not only the Bible but all writings that men have regarded as sacred have abounded in covenants. Man has sought covenants even with God—and has destroyed them by his own blindness and selfishness. He has made covenants between nations and has destroyed them by his greed and rapacity. Yet his true history is an age-long struggle for safety. Not only on the Plain of Shinar but in every land he has built his towers of Babel in a thousand

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forms—only to see them vanish in confusion.

Of all the covenants of recorded time, the most ambitious has been the covenant of the League of Nations. The Great War

“Had left the giant world so weak,
That every pigmy kicked it as it lay.”

Then the Nations were drunk with sudden peace and in their delirium they saw a vision of the covenant of their dreams.

This would be no covenant of brotherhood delivered to humble people from an obscure mount in Judea. The high contracting parties would be powers and principalities. Kings and counsellors of the earth would confer to give it form and substance. The Plenipotentiaries assembled in this first parliament of the world would make a covenant for every land and for every race.

But Peace has not been established. The safety of the nations is still a dream, for the Law of Brotherhood works through individuals and not through nations. A just man made perfect is still the highest development of humanity. A just nation made perfect may come in the far future

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but not even the most unquestioning loyalist will claim that such a nation exists today. And, until nations become just and are perfect in the humble virtues that give grace and tenderness to the every-day lives of individuals, we shall look in vain for an enduring covenant between nations. The Great War has shown that when nations are roused their law is still the law of the jungle. They meet ferocity of attack with ferocity of defence. The covenants they make are the covenants of the victor with the vanquished. Clearly the hope of man is in the individual rather than in the nation. And now that this nation has shown its power to defend its borders, we may leave its covenants to statesmen and diplomats and devote our attention to the case of the individual citizen.

What covenants does he need so that his life may be rid of fear?

The first covenant that each man must make is a covenant with himself. He must highly resolve to act his part as a man and as a citizen. He must covenant with himself, in Stevenson's phrase—"To be honest, to be kind, to earn a little and to spend a little less." Only by doing this

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can he obey the Law of Brotherhood. In order to give he must first get. Before he can obey the divine command to give his coat and cloak also, he must first have earned and saved his coat and cloak.

When we sit down to take stock of our opportunities, it is amazing to see how far we have progressed along the path of brotherhood. Almost every man you meet on the street practices brotherhood and is capable of brotherly conduct. This is by no means due to wise laws but to the accumulated experience and wisdom of humanity. Even the best of enacted laws are only for the lingering remnant of those who are not educated to the needs of brotherhood. These laws are obeyed because the majority of us do not need them. We have already made a covenant with ourselves to be honest, to be kind, to earn a little and to spend a little less.

Further investigation shows the subtlety of the Law of Brotherhood. Even the evils most complained of in our organized society are due to the perversion of the virtues that are needed to establish civilization. Greed and avarice are only honest thrift and economy grown monstrous.

A Covenant of Safety

But thrift and economy are the first fruits of man's covenant with himself. And nowhere is the inscrutable subtlety of Providence—or evolution—more amazing than in the next step of brotherhood—where man makes a covenant with his fellow man.

It was love of gain that first moved men to develop life insurance. Grasping adventurers took advantage of every man's longing for a covenant that would give him safety and security for himself and for those dependent on him. The lust for gain led speculators to offer to longing humanity forms of life insurance that were little better than forms of gambling. Because of the rapacious nature of these men, the beginnings of life insurance are something that its modern scientific development has been forced to live down.

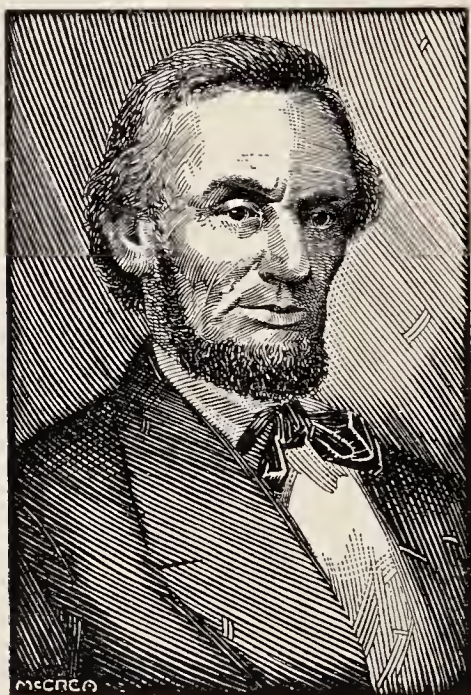
But it has lived it down magnificently. The human vice of greed for gain has been turned to the benefit of mankind by the inexorable Law of Brotherhood.

By the time a sufficient number of men had made covenants with themselves to be worthy of brotherhood, developing life insurance offered them their oppor-

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tunity. They seized upon it and at once the monster created by love of gain became their servant. Through competition, followed by legislation, life insurance practices were cleansed and perfected until today insurance fears no investigation. It courts the fullest publicity because the more the public learns about life insurance the more people take advantage of its benefits. The number of policyholders in every country is increasing by thousands, possibly by millions, every year. Here we have a naturally evolved covenant of brotherhood—a league of safety—more wonderful and much more effective than any League of Nations that statesmen can devise. It is the model on which the final League of Nations may be built.

And no man can help or force the Law of Brotherhood any more than he can help or force the law of gravitation. The most any man can do is to make a covenant with himself to practice the humble virtues that will entitle him to make a covenant with his fellow men.



ABRAHAM LINCOLN

The Rule of the Majority

WHEN Abraham Lincoln defined "Democracy" as Government, "of the people, for the people, by the people" he gave expression to one of the deepest desires of the human heart. He stated a fundamental necessity of the social order. The will of the majority must prevail.

But it does not follow that the will of the majority shall be expressed through the ballot or the electoral machinery which Democracy has devised. The great French psychologist, LeBon, reasons that this control by the will of the majority is final, no matter what form the government may take. He shows that the tyranny of Napoleon was as certainly in accord with the will of the majority as if he had been raised to power by popular vote. The people of France were weary of the Terror, with all the horrors committed in the name

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of force-enacted liberty, equality and brotherhood. They wanted some sort of firmly established order that would give them a measure of security. They wanted to go about the homely business of earning livings for themselves and their families, without being interfered with by murderous fanatics who would force upon them an impractical brotherhood—a brotherhood that could only be sustained by the worst form of tyranny ever devised—the tyranny of the mob.

So, when Napoleon grasped the reins of power and introduced order where there had been chaos, the majority at once rushed to his support and acclaimed him as a deliverer. They elected to be ruled by a tyrant rather than submit to the orgies of anarchy. The will of the majority prevailed.

It is very important to grasp this basic fact at the present time. It is the most steadying law that has yet been discovered by a scientific study of the social order. Neither classes nor nations can escape its operations. If any class seizes power the will of the majority of its members will dictate its policy.

The Rule of the Majority

If we keep this in mind it is no longer necessary for us to waste time and energy trying to understand the finely spun theories of Carl Marx and Lenine and all the other revolutionary apostles of socialism, communism and the various forms of brotherhood that they would impose upon us by force. All that we need is to understand what the majority of their supporters believe that their theories mean. And that is easy. The majority of those who foolishly separate themselves from the rest of mankind and describe themselves as "the proletariat" believe that if they secured power there would be an immediate division of wealth. They would all be enriched and freed from the necessity of labor. No matter what their communistic, socialistic or bolshevik leaders might intend to do in the way of reorganizing society, the majority of their supporters would force them to attempt a division of wealth. The leaders could no more resist this law of the social organization than they could resist the law of gravitation. Without voting and without election the force of the public opinion behind them would compel them to tear down instead

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of building up. They would give us chaos instead of an ordered new world. In trying to divide wealth they would destroy it.

But as shown in previous chapters there is a true Law of Brotherhood that has been evolving through the ages. In one form or another it has already touched the lives of practically every man, woman and child in the civilized world. Even the fiercest radicals have caught a glimpse of this law—though they would establish it by force instead of allowing it to evolve naturally. Old age pensions, state insurance against unemployment, and other well meaning projects are a part of every radical programme. And all the while natural business-like insurance has been developing until now it is the most steady force we have in the world today. If those who would tear down the social structure could once see clearly the position they occupy, their attitude towards Capital would undergo an instant change, and they would be anxious to build up rather than to tear down. They would see that by promoting the true and natural brotherhood they would compel a reform of all the abuses of which they complain.

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The man who takes out a life insurance policy at once becomes a capitalist. His estate is increased by just the amount of that policy. In due time this capital will either protect him in his old age or provide for his dependents in case of his death. His policy gives him a covenant of safety that is guaranteed by organized society.

But to realize this is not enough. The policyholder must look deeper. Then he will see that organized society is rapidly becoming dependent on the policyholders of the country and that the great business institutions that he has been fearing are gradually coming under the control of the plain people.

In order to be in a position to pay their policies as soon as they mature, the great Insurance Companies are compelled to have large reserves of funds. These reserves are built up from the yearly premiums paid to each company by its policyholders. So that these funds may earn the interest needed to pay the necessary expenses of insurance, cover risks, and pay reasonable profits to the policyholders, they are carefully invested under government supervision. These funds are placed in railroad

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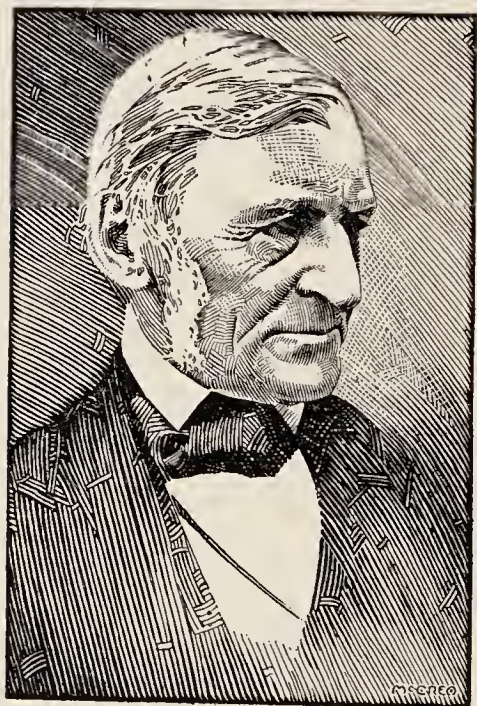
bonds, real estate mortgages, bonds of cities and municipalities, bonds of sound and well managed corporations, and other approved securities. As more and more of the savings of the plain people go into life insurance premiums, it becomes more and more necessary for institutions needing money to carry on their work, to maintain the high standard of security that the Insurance Companies are compelled by law to demand. In this way the investment of insurance funds is gradually forcing a higher standard of business management and the pressure will increase year by year, so it may very well be that the form of big business against which the policyholder is most bitter is really paying interest on the bonds that guarantee the payment of his policy when it matures. And the need of that big business to borrow insurance funds may compel it to put through reforms in its methods more satisfactory than could be forced upon it by law. Theatres and great hotels, for instance, where society revels, are often built by mortgaging the land on which they stand to an Insurance Company. Thus the gayety or even folly of mankind may

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be made to contribute to the profit and security of the policyholder.

At the present moment there are over one million policyholders in Canada—almost one to each family of five. As soon as they realize how completely their covenant of safety with society—their insurance policy—is bound up with the welfare of organized society, there will be an end to unrest. To realize these amazing facts will give us a sense of true Brotherhood and we can march forward shoulder to shoulder into Lloyd George's New World. It will also be Lincoln's world, for business necessity will force a government of the people, for the people, by the people.

Then why should we fear the future? The will of the majority will prevail. All that is good in our social order will endure.



RALPH WALDO EMERSON

The Future

THE men who laid the foundations of Life Insurance "Built better than they knew." There is nothing to show that they had in mind anything beyond protecting their business interests and perhaps increasing their revenues from a new source. Insurance in its various forms was first developed in the new world by the great merchants of New York—a group of men who were out frankly for gain and professed nothing in the way of altruism. Indeed the masters of insurance to-day, and their army of agents and employees, are frankly intent on profits. If they talk of brotherhood it is purely with an eye to increased profits. As a class they are no better and no worse than any other group of business men. As moral risks—if insurance of that kind should ever be developed—there is no probability that they would rank as more desirable than

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railway employees, steel trust employees or any other group of men.

Nevertheless, the promoters of Life Insurance are unconsciously working out a principle and releasing a law that will do more to reconstruct and reform society than any other force at present operating in the affairs of mankind.

To begin with, Life Insurance is doing more than anything else to promote thrift. Men and women who will not save money in any other way will save to pay their Life Insurance premiums.

The savings accumulate into funds that are held in trust for the policyholders of the Insurance Companies. They belong to the plain people even more absolutely than the revenues of the most democratic Government. The investment of these funds in bonds means that all great enterprises are gradually passing into the ownership of the policyholders of the country—that we are getting a people's ownership of the land, of the railroads and the great institutions that serve the public—rather than Government ownership. It might be argued that as Government Bonds pass more and more into the hands

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of the companies representing the policy holders, we are gradually developing a people's ownership of the Government that is more powerful and satisfactory than the political ownership given by the ballot. It is entirely non-partisan and recognizes no privileged class. In order to be financed from insurance funds, municipalities and cities must even now have government of a high standard of honesty and efficiency. As the years pass it is not at all improbable that a time will come when the Governments of Nations will be forced to bow to the same standards. The Law of Brotherhood, finding scope for its activities in organized insurance, will gradually bring all the capital of the world under the control of the people—and at the same time leave every man free to follow his own initiative in earning his living. The far-seeing merchant princes who first put insurance on a sound basis never dreamed that they were releasing a force that would in time take the control of capital and Governments out of the hands of capitalists, political parties and leaders and place it in the hands of the common people. As insurance is based on the strictest care for

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the rights of the policyholder, the very competition between the great Insurance Companies becomes our surest guarantee of good government and of every kind of business being conducted for the general good. Already we can catch a glimpse of a time when every enterprise of organized society must be conducted openly for the good of all—and all because of a principle evolved out of business competition. Big business cannot escape the necessity of reforming big business and every man who takes out an insurance policy is doing more to usher in the golden age than has ever been accomplished by dreamers and reformers.

But it may be argued that life insurance is only for a selected part of the population—for those whose health and bodily condition make them desirable risks. Even if this were entirely true it would not be a bad thing. It would tend to compel a fuller obedience to the laws of nature that make for a strong and healthy population.

But recent developments of life insurance indicate that this limitation may soon be a thing of the past. Group insurance now opens the door to all who are employ-

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able—and insists on the best conditions of employment. Those who fall outside of this wide generalization are the unfortunate few who are the natural charge of their friends or of the community. From this we may see that new problems and apparent difficulties merely help to reveal the all-embracing beneficence of the Law of Brotherhood.



JOHN HOWARD PAYNE

The Home

THE greatest menace to our civilization is that we take it for granted. Few of us stop to think that most of the good things we enjoy are not a part of our natural rights, like the air and the sunshine. We begin life with the idea that freedom, equality and the comforts of a safe home are our natural heritage. Our education has the defect that it does not impress on every child the fact that all these good things are the result of thousands of years of struggle and sacrifice on the part of men and women who had a vision of the possibilities of life and overcame all the obstacles that the ruthless forces of nature placed in their way. It took thousands of years of hope and toil and self-denial to evolve the home as we know it—the place of love and care and culture—the center of every true man's and woman's life. Nothing shows more clearly our blindness in this

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matter than the origin of our most popular hymn, "Home Sweet Home." It was not written by a poet surrounded by the manifold blessings of a home—but by a homeless wanderer—John Howard Payne. Those who had homes took them for granted—but the homeless poet, realizing all that had been denied to him, voiced the deepest and most poignant cry of humanity. The true history of civilization is the history of the evolution of the home. The greatness of a nation can be measured by the number and happiness of its homes.

The history of the new world is so recent that we can easily see the driving force by which it was established. History tells us much of the adventurers who sought treasure in the newly discovered world and of Statesmen and soldiers who administered the new colonies for the rulers of the old lands. From this it passes to the forms of government that were gradually established and became mighty in the new land.

But the true history of the new world is the history of the noteless millions who braved the ocean and the wilderness for one purpose. They wanted homes—homes where they and their children could be free.

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When their history is finally written it will be seen that the peopling of the new world was the most amazing racial movement in the long history of mankind. Without leaders, without wealth, without armour, humble people braved every danger so that the immortal craving of the oppressed myriads of the old world might be satisfied. The vision that lured them on was a vision of homes, with children playing about the doors. It would seem as if the God of Nations, foreseeing the disasters that have come on the old world, had opened a new land as a refuge for his people. Eager, home-hungry, God-compelled, they rose to their high task and

“Made for God the marvel he had planned,
A Land of Homes where toil can make men free,
The final masterpiece of Destiny.”

Looked at with true vision, these people were as truly God-led as were the Israelites of old. And as they cleared away the forests with the axe and the torch, they too had their pillar of smoke by day and their pillar of fire by night.

And it is the homes that were established in this way that we are accepting as our natural heritage—as truly ours as the air and the sunshine.

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This will not do. So that the homes established by our fathers may endure, we too must do our part. If we are to keep this a land of homes in its fullest sense, we must face the new problems that have arisen. Living in a prosperous and happy condition, the people of the new world have multiplied until the difficulty of maintaining a home has become a menace. Industrialism, commerce and modern enterprise have led us to regard too lightly the land ownership by which our fathers established their homes. Millions come into the world disinherited and without hope of establishing homes on the land.

But a new door has opened to them. They can become a part of the social organization which now supports humanity as it was once supported by the land. Indeed, in this way they can even secure a hold on the land for much of the most valuable land is now mortgaged to the great insurance companies. By taking advantage of modern scientific Life Insurance, a citizen can not only become woven into the texture of modern life but can have the share which his savings entitle him to of

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the working capital of the country. The premiums paid on his policy become a part of that vast fund of insurance reserves that is gradually acquiring all the valuable bonds of the country and of its most reliable industries. Every policyholder is now a capitalist and helping to crowd out of the world the reckless predatory capital that has caused so many of the world's worst evils.

Moreover, a man whose life is insured is in a position to gain his lost earth-hold. Insurance funds are at his service to buy the land on which to establish a home. So instead of swelling the ranks of the discontented, the thrifty worker is in a better condition than were our fathers to gain a better home than our fathers ever enjoyed. He can make his home secure by a hold on the land and also by the hold that Life Insurance gives him on organized society and all its worthiest enterprises. He can see at once that his progress to happiness will come by building up the industries of the country rather than by tearing them down—by controlling the capital that operates them rather than by dividing, and so destroying, capital. Instead of

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public ownership that would be confiscatory, he will promote a people's ownership that has been evolved by natural business conditions.

If the people once realize the power placed in their hands by scientific Life Insurance, the present unrest will pass like a nightmare. All will hasten to secure their proper place in organized society and "Home Sweet Home" will be the anthem of Lloyd George's New World.

THE END

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